

2018 Funeral Home Price Comparison: Methods, Definitions, and Results

Compiled by Funeral Consumers Alliance of Western Massachusetts

In February 2018 the Funeral Consumers Alliance of Western Massachusetts (FCAWM), a nonprofit educational organization, sent a letter to each of the 84 funeral homes in western Massachusetts, requesting a copy of the General Price List (GPL). By April 30 we had received about 46 GPLs. In May volunteers attempted to gather GPLs from the non-responders. One GPL was sent by a consumer. Ultimately we obtained GPLs for 54 funeral homes (a response rate of 64.3%). Each GPL was read carefully to check for conformity with the required Federal Trade Commission (FTC) definitions; discrepancies were noted. We selected six categories of services to display in our comparison chart. A complete directory of all the funeral homes, with addresses and links to their websites, may be found on the FCAWM website: www.FuneralConsumersWMass.org

DEFINITIONS of the price categories listed in our price comparison:

1. **IMMEDIATE BURIAL** - disposition of human remains by burial, without formal viewing, visitation, or ceremony. It should be less expensive than a full funeral and consistent with the reduced funeral home services required. The price includes a reduced "basic services fee." The GPL must specify the services provided as part of an Immediate Burial option (typically, these include removal of remains to the funeral home, basic services of funeral director and staff, a proportionate share of overhead cost, necessary authorizations and transportation to cemetery). The purchaser of the Immediate Burial option is free to select additional services at the prices listed in the GPL. The Immediate Burial price in the GPL usually does NOT include cemetery-related costs for a grave liner or opening and closing the grave. The GPL must list at least two price options, depending on whether the funeral home or the consumer provides the alternative container (most often made of fiberboard or unfinished wood) or casket. For our FCAWM comparison chart, we selected the option in which the consumer provides the casket or container.

2. **DIRECT CREMATION** - a disposition of human remains by cremation, "without formal viewing, visitation, or ceremony" (from FTC Funeral Rule Definition). The GPL must specify the services provided as part of a Direct Cremation option (typically, these include removal of remains to the funeral home, basic services of funeral director and staff, a proportionate share of overhead cost, necessary authorizations and transportation to crematory). The Direct Cremation price usually does NOT include the crematory charge for actually performing the cremation or any cemetery-related charges (e.g., if the ashes are to be buried or placed in a columbarium niche). It often does not include the mandatory medical examiner's fee (\$100). **We have added columns to our 2018 chart to indicate whether the quoted price for Direct Cremation covers the crematory fee and Medical Examiner's fee.** The purchaser of the Direct Cremation option is free to select additional services at the prices listed in the GPL. The GPL must list at least two price options, depending on whether the funeral home or the consumer provides the alternative container (most often made of fiberboard or unfinished wood) or casket. The price used in our comparison is for the option in which the **funeral home provides** the alternative container or casket. (This is a change from our previous practice.)

3. **BASIC SERVICES FEE** - For arrangements other than Direct Cremation, Immediate Burial, and Forwarding or Receiving remains to/from another funeral home, each funeral home's GPL must list a separate "basic services fee." This fee is often a major factor in the total cost of a full funeral. The fee covers general overhead costs as well as services that are common to virtually all forms of disposition or arrangements that the funeral home offers, such as

conducting the arrangements conference, securing the necessary permits, preparing the notices, sheltering of remains, and coordinating the arrangements with the cemetery, crematory, or other third parties. The costs of certain other goods and services must be listed separately on the GPL and, if selected, their costs will be added to the basic services fee. These selections include: Embalming; Other preparation of the body; Transfer of remains to funeral home; Use of facilities and staff for viewing; Use of facilities and staff for funeral ceremony or memorial service; Use of equipment and staff for graveside service; Hearse; Limousine; Casket; Outer burial container, grave liner or vault.

4. **EMBALMING** - not required by law in Massachusetts, but is required by most funeral homes if you select a funeral with viewing of the body. If you do not want embalming, you have the right to choose an option that does not require it, such as direct cremation or immediate burial.

5. **LEAST CASKET** - the least expensive casket listed by the funeral home in its required price range statement or casket price list. Funeral homes are not allowed to charge you extra if you purchase a casket elsewhere and have it delivered to them.

6. **LEAST OUTER CONTAINER** - the least expensive outer burial container listed by the funeral home in its required price range statement or outer burial container price list. An outer burial container is not required by law in Massachusetts, but is required by many cemeteries to prevent the ground from sinking over the casket location. A grave liner (with no bottom) is less expensive than a grave vault (concrete surrounds the casket on all sides). Purchase is usually through the funeral home rather than the cemetery.

There are **OTHER POSSIBLE COSTS TO CONSIDER** (not required to be in the GPL), such as newspaper obituary; multiple copies of Certified Death Certificate (fee varies by city/town in which the person died); church or clergy fee; and cost of an after-funeral gathering.

Our Price Comparison chart contains codes for various explanatory **NOTES**, as follows:

- a. GPL is available online at this funeral home's website. (We applaud this!)
- b. Description of services differs from definitions used by FCAWM (and FTC). Be sure to read their General Price List (GPL) carefully; the discrepancies could be to your advantage, or not.
- c. Ownership is non-local. (Eleven funeral homes on our region are owned by Carriage Services of Houston, TX.)
- d. What was submitted is not a GPL; it might be a Statement of Goods & Services Selected and Payment Agreement, or a Schedule of Basic Standard Package Services. The funeral home would be in a violation of federal rules if this were given to someone in place of an actual General Price List. [So far in 2018 we have not needed to assign this code. That is good news.]
- e. Blank spaces indicate that the missing information was not provided in the GPL.

IMPORTANT: It is NOT possible to do an exact comparison of funeral home pricing. Funeral homes vary in the way they list prices and in the use of terms. GPLs typically state that prices are "subject to change without notice" and do not include the prices of all of goods and services that may be arranged through the funeral home. Package prices for certain combinations of goods and services may offer lower prices in special circumstances.

Message to Consumers: If you obtain a General Price List from a funeral home that did not reply to our survey, please forward a copy to us and we will update the chart on our website: www.FuneralConsumersWMass.org Thank you!